

## **OFFSET SAVER (1)**

The information provided is a summary of the key features of the account and is not intended to be a substitute for reading the Product Features leaflet and General Conditions for our Savings Accounts booklet.

## **SUMMARY BOX**

ACCOUNT NAME	OFFSET SAVER (1)	
WHAT IS THE INTEREST RATE?	Interest will not be paid on the account but the amount on which interest is charged to the borrower(s) under the linked Offset Mortgage will be reduced by an amount equivalent to the balance held in the Offset Saver account	
CAN THE FAMILY BUILDING SOCIETY CHANGE THE INTEREST RATE?	- No interest is paid on this account	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 DEPOSIT?	OPENING BALANCE  £1,000  - No interest is paid on this account  - Projected balance is at the end of 12 to a count  - All projections are provided for illustres into account individual circumstances.	ative purposes only and do not take
HOW DO I OPEN AND MANAGE MY ACCOUNT?	<ul> <li>The Offset Saver can only be opened by the borrower(s) under an Offset Mortgage or their family member</li> <li>The account can only be applied for and operated online</li> <li>A minimum of £100 must be deposited</li> <li>Additions are allowed but not required on a regular basis</li> <li>A maximum of £2,000,000 can be held in the account</li> <li>Instructions for the account can only be made via the Online Service</li> </ul>	

CAN I WITHDRAW MONEY?	<ul> <li>Withdrawals are available without notice or access charge and will be paid by transfer to your bank account or by transfer to another savings account with us</li> <li>Minimum withdrawal is £100</li> <li>Please see the 'Taking money out' section of the Product Features leaflet for full information</li> </ul>
ADDITIONAL INFORMATION	This account is only available in conjunction with a mortgage

This issue may be withdrawn at any time without prior notice.

All financial information correct on 11 September 2018.

To find out more, please contact our New Business Team:



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